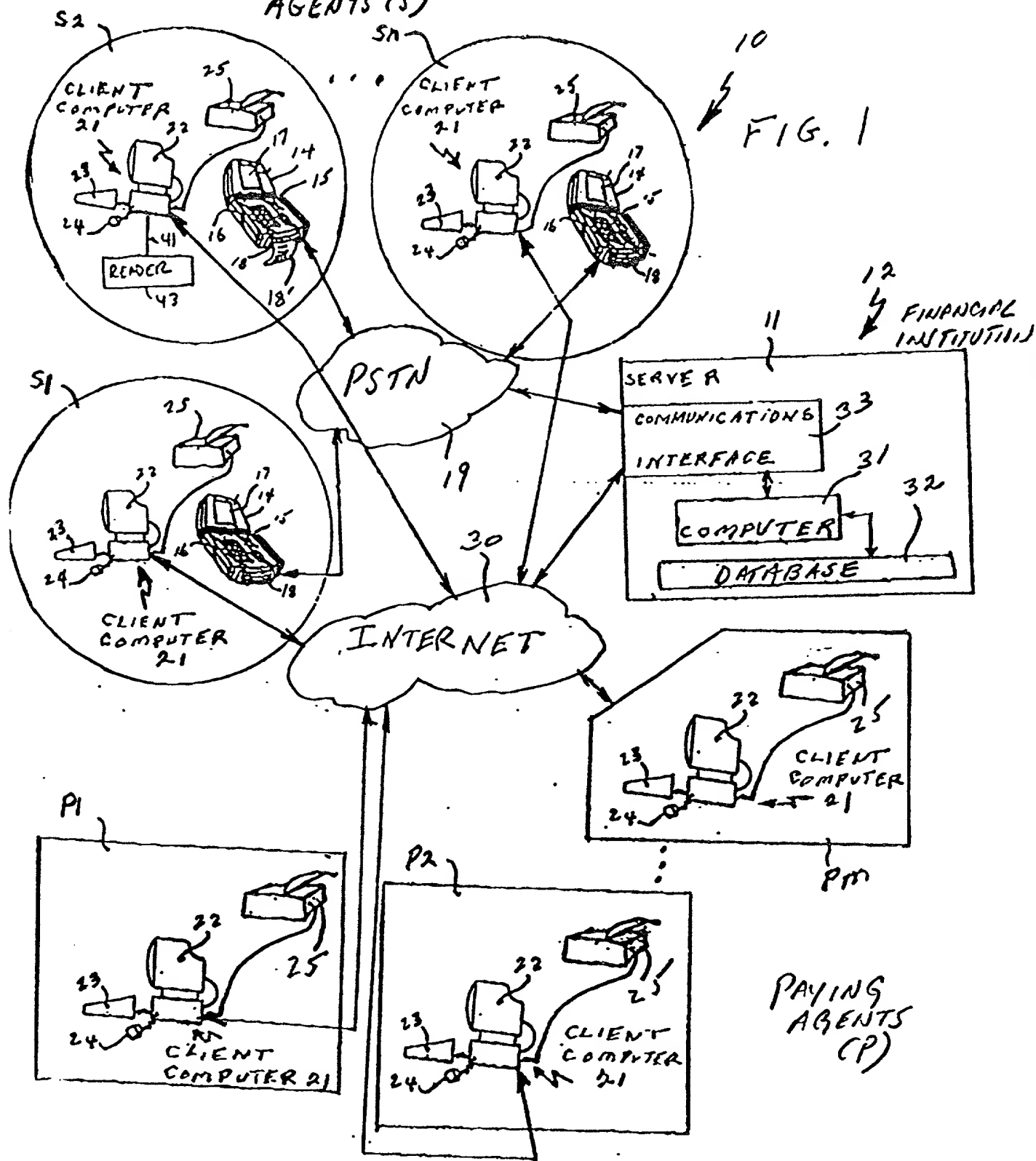


SELLING
AGENTS(S)



TRANSACTION RECORDS	
FIELD NUMBER	DATA NAME
40	CARD CODE
41	CARD NUMBER
42	TRANSACTION NUMBER
43	TRANSACTION DATE
44	TRANSACTION TIME
45	CONTROL NUMBER
46	FUND - PICK-UP NUMBER
47	TRANSFERRED AMOUNT
48	TRANSACTION FEE
49	TOTAL AMOUNT
50	EXCHANGE RATE
51	FUND - PICK-UP AMOUNT
52	STATUS
53	SELLING AGENT (Transaction)
54	PAYING AGENT
55	CUSTOMER DATA
	Name
	Address
	Telephone Number
	Currency
56	BENEFICIARY DATA
	Name
	Address
	Telephone Number
	Currency
57	PICK-UP DATE
58	PICK-UP TIME

FIG. 2

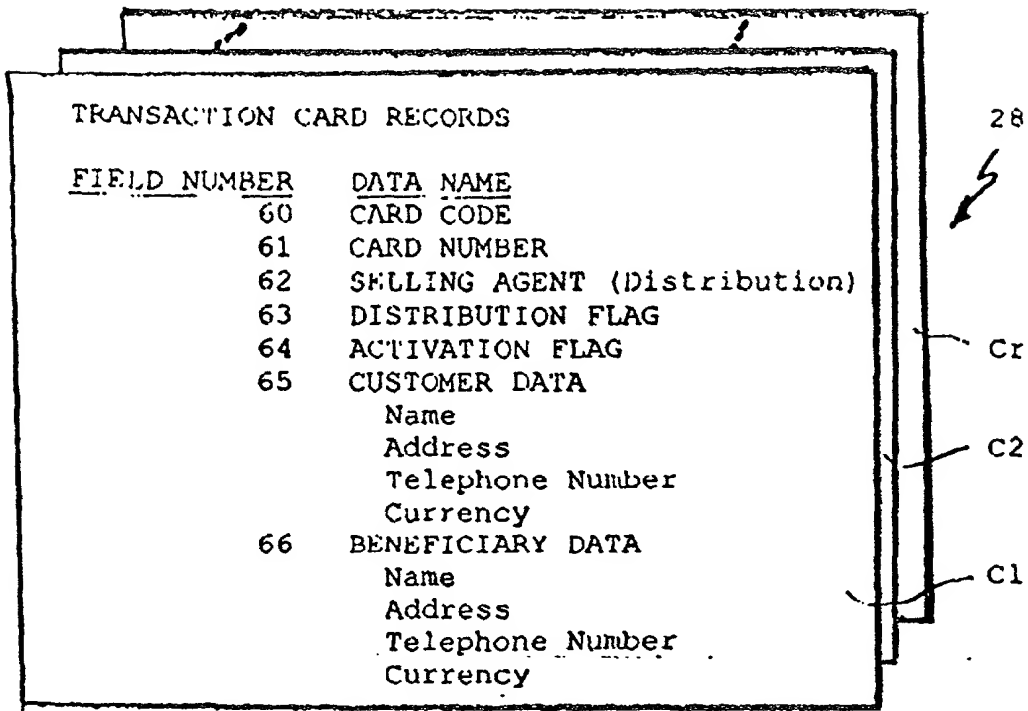


FIG. 3

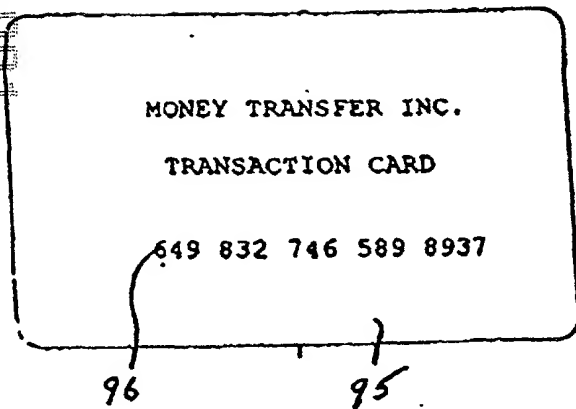


FIG. 4

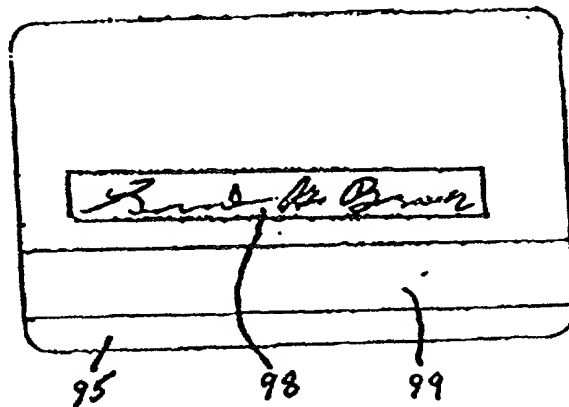


FIG. 5

TRANSACTION CARD DISTRIBUTION AND ACTIVATION PROCESS 39

FINANCIAL
INSTITUTION 12

SELLING AGENTS
51 - 54

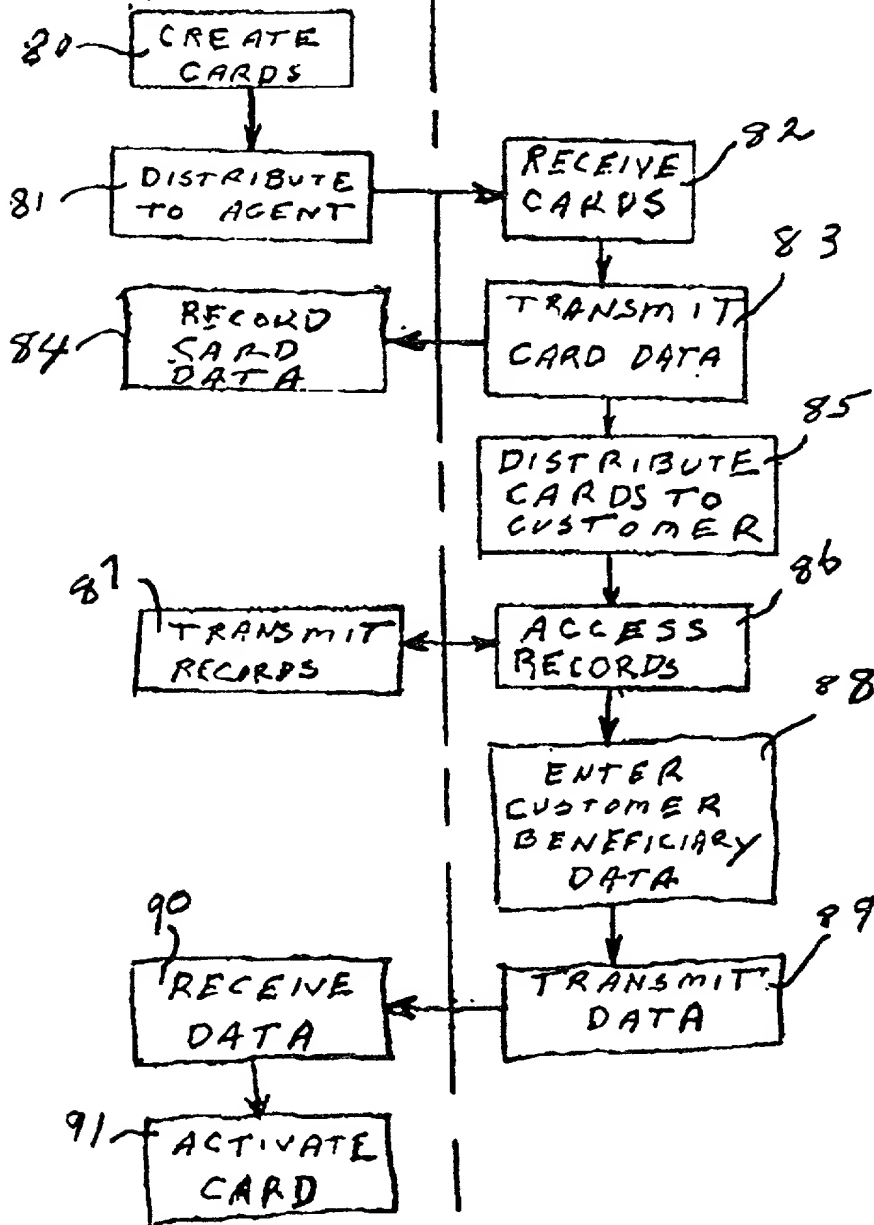


FIG. 6

FOOTNOTES

FINANCIAL INSTITUTION 12

MONEY-TRANSFER PROCESS 100

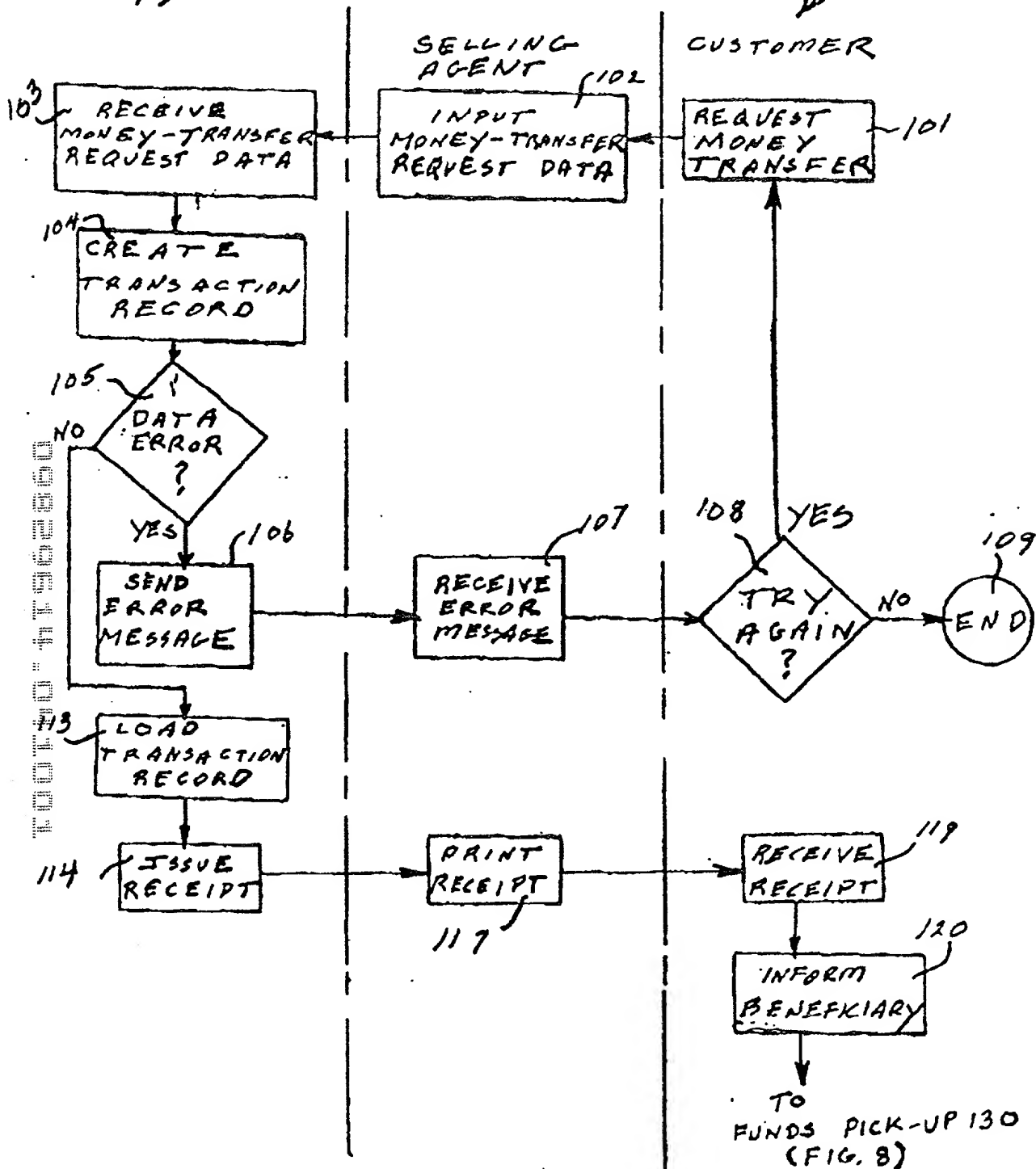


FIG. 7.

FINANCIAL-
INSTITUTION
12

FUND-PICK-UP PROCESS

PAYING
AGENT

BENEFICIARY

130

FROM
MONEY-
TRANSFER
PROCESS 100
(FIG. 7)

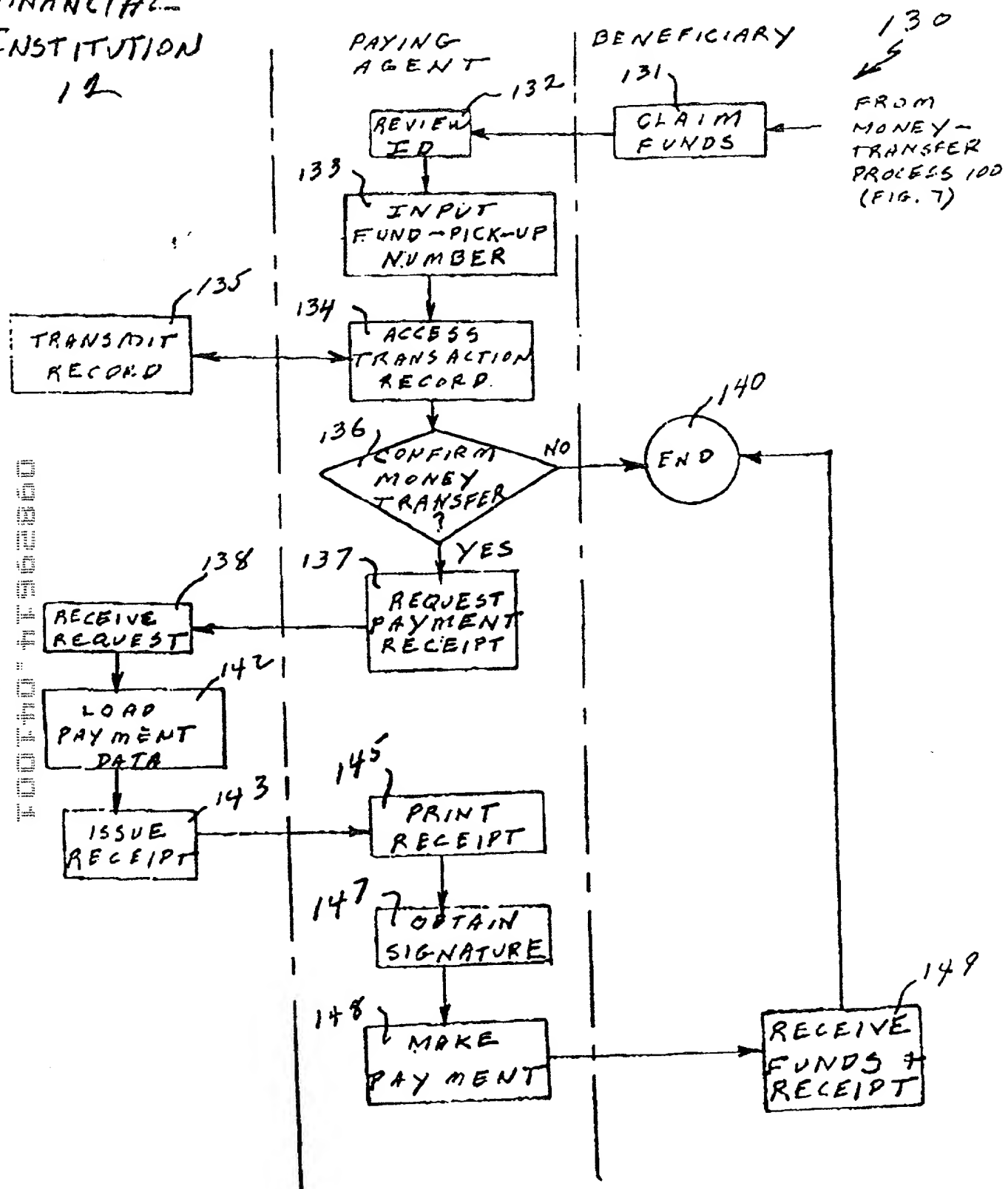
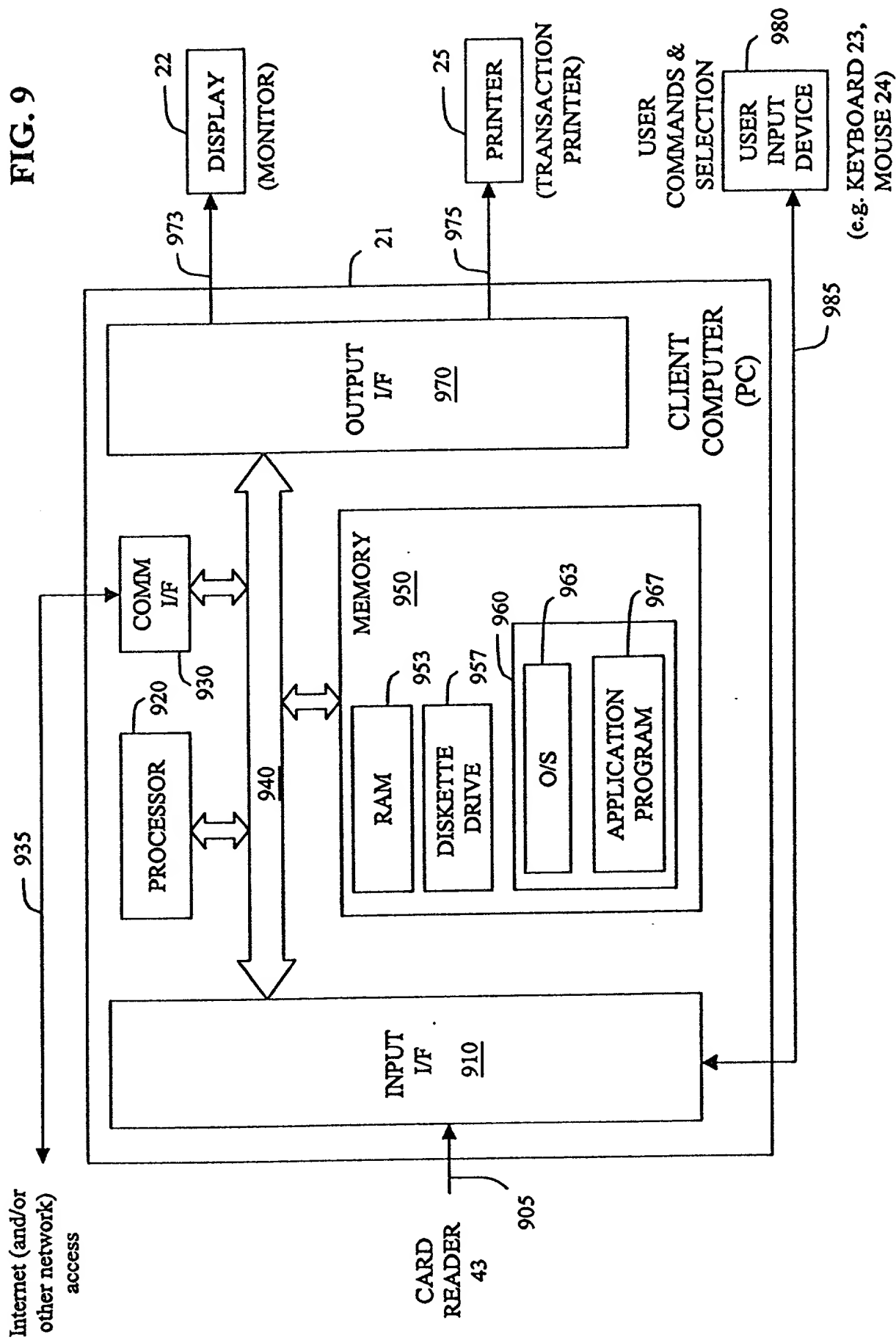
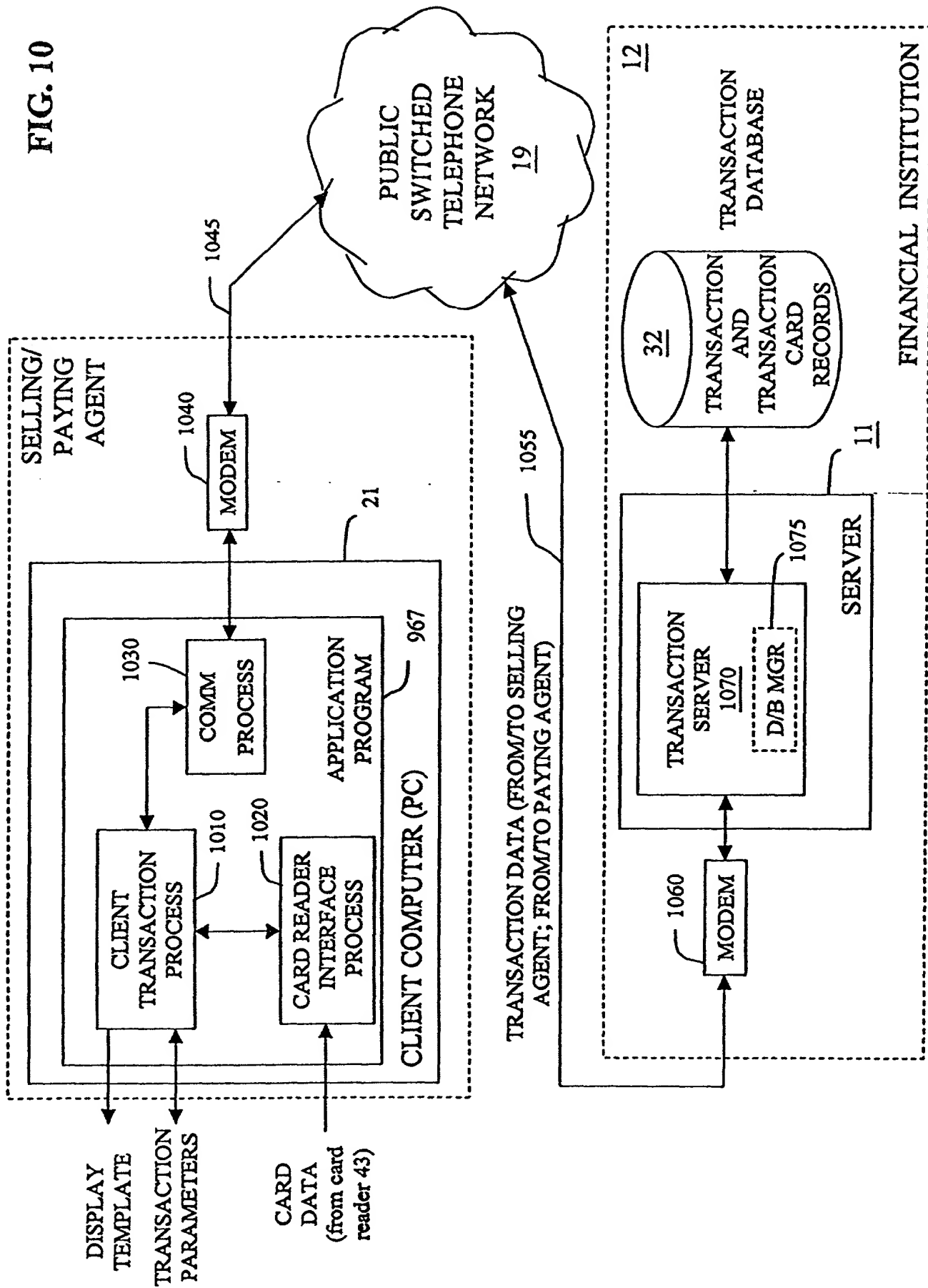
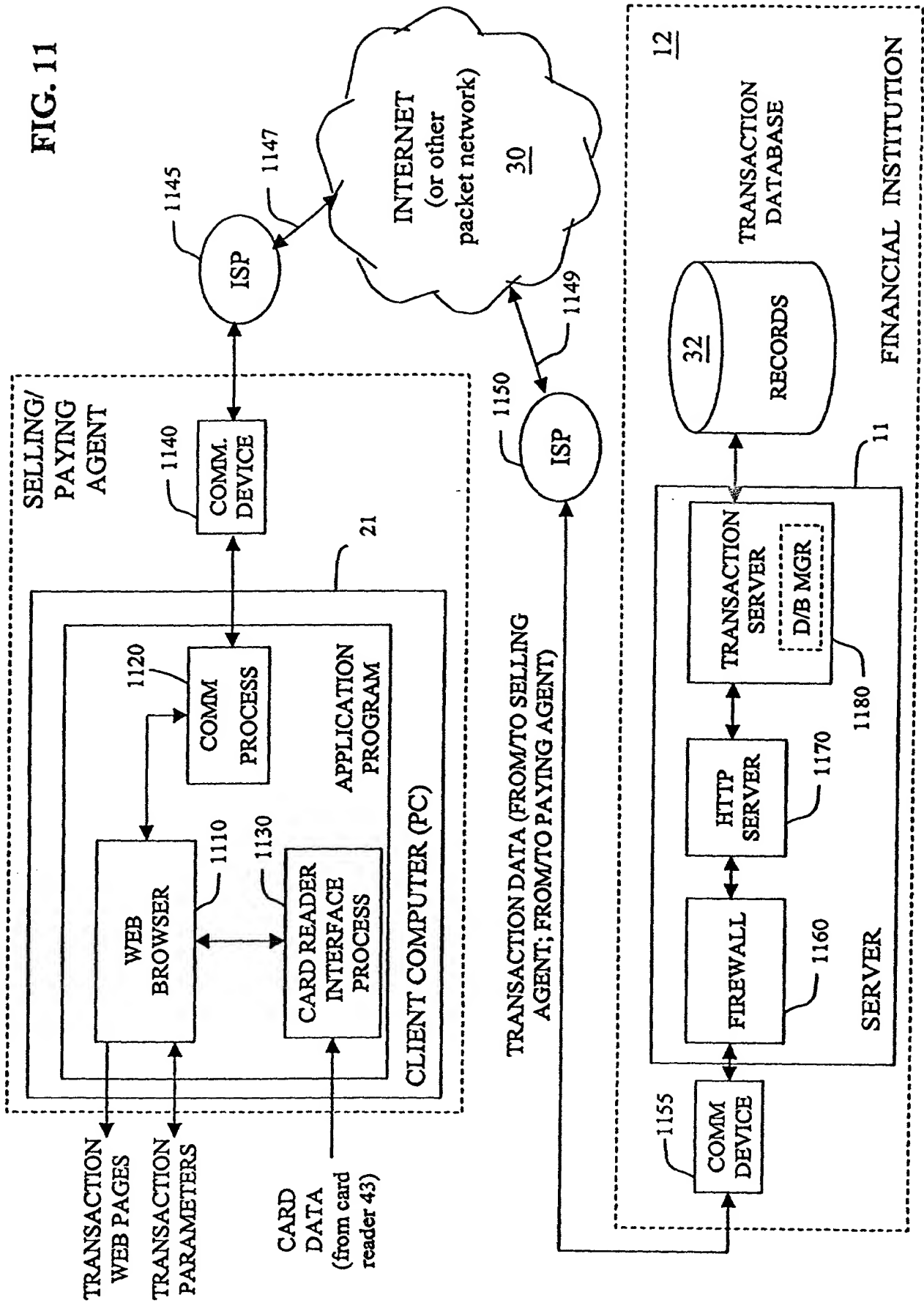


FIG. 8







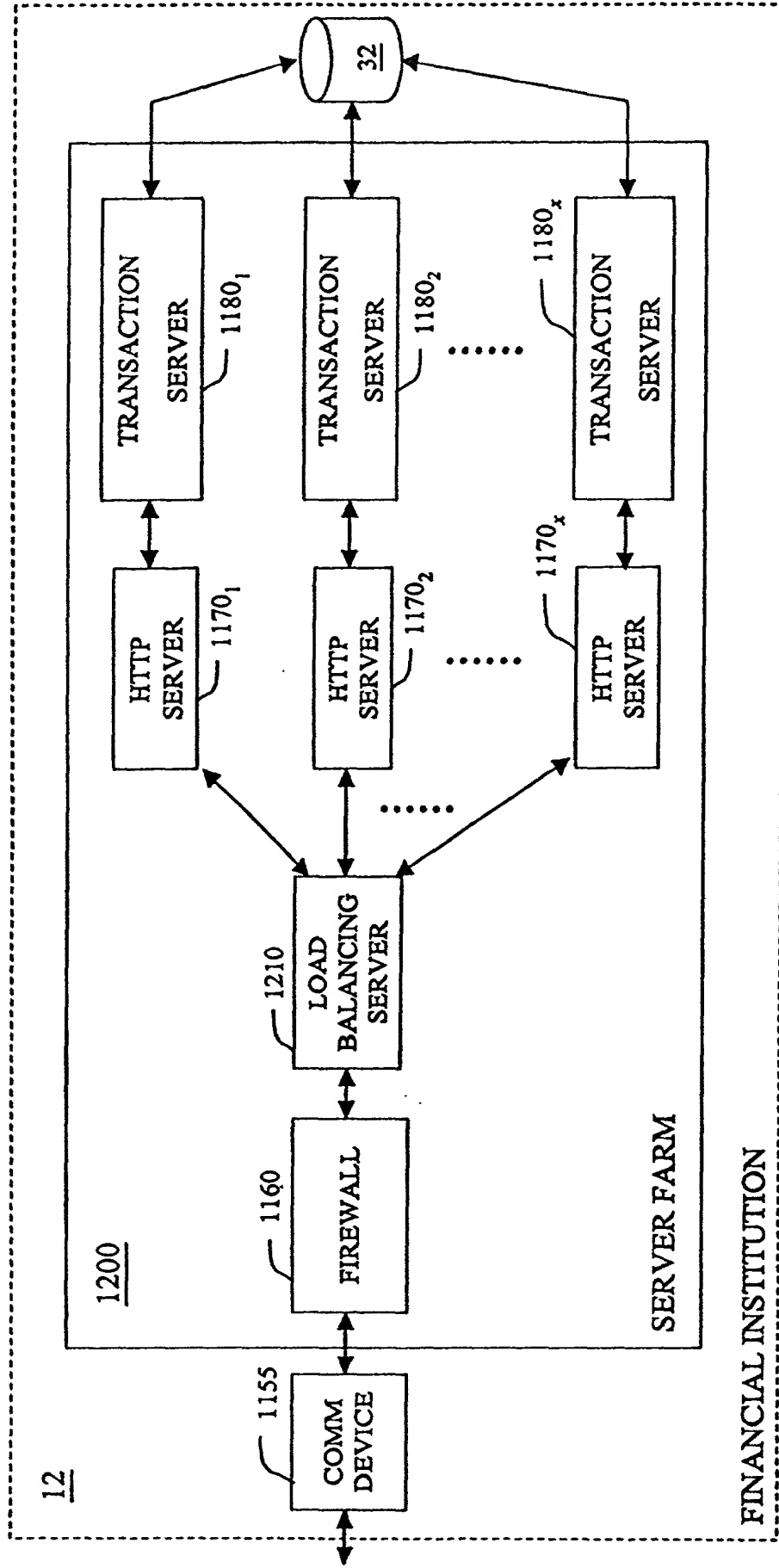


FIG. 12

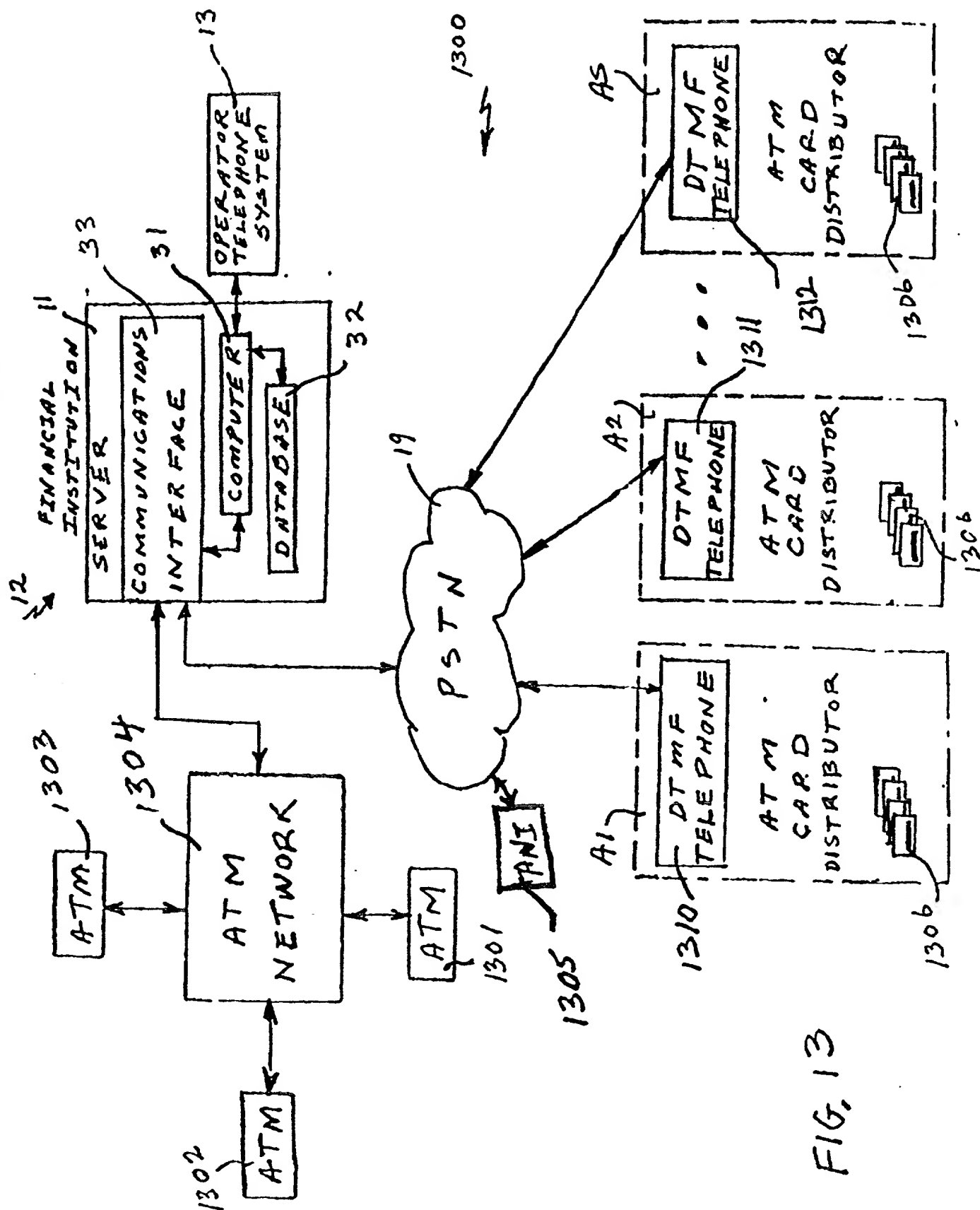


FIG. 13

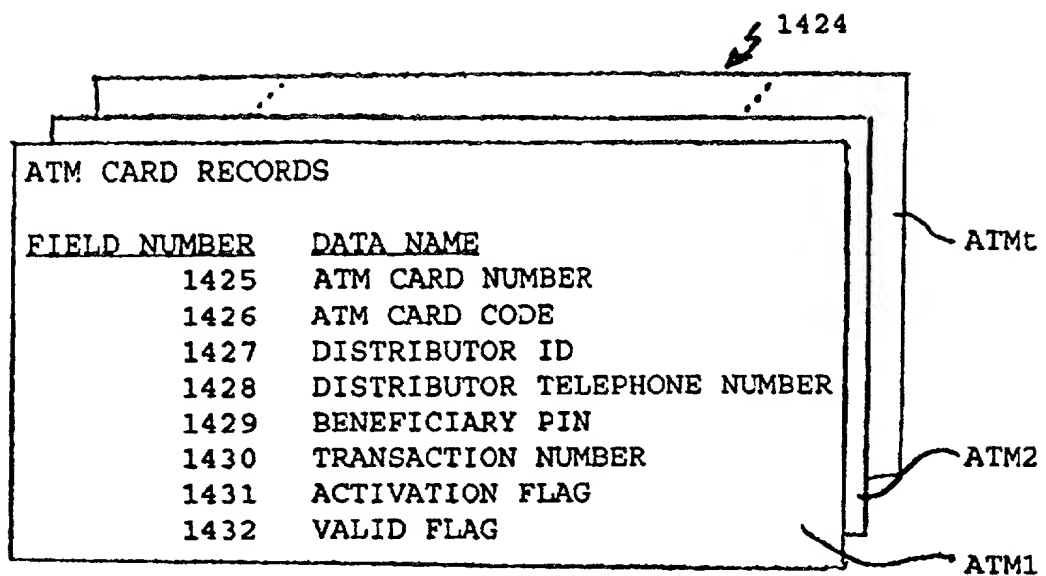


FIG. 14

ATM FUND-PICK-UP PROCESS

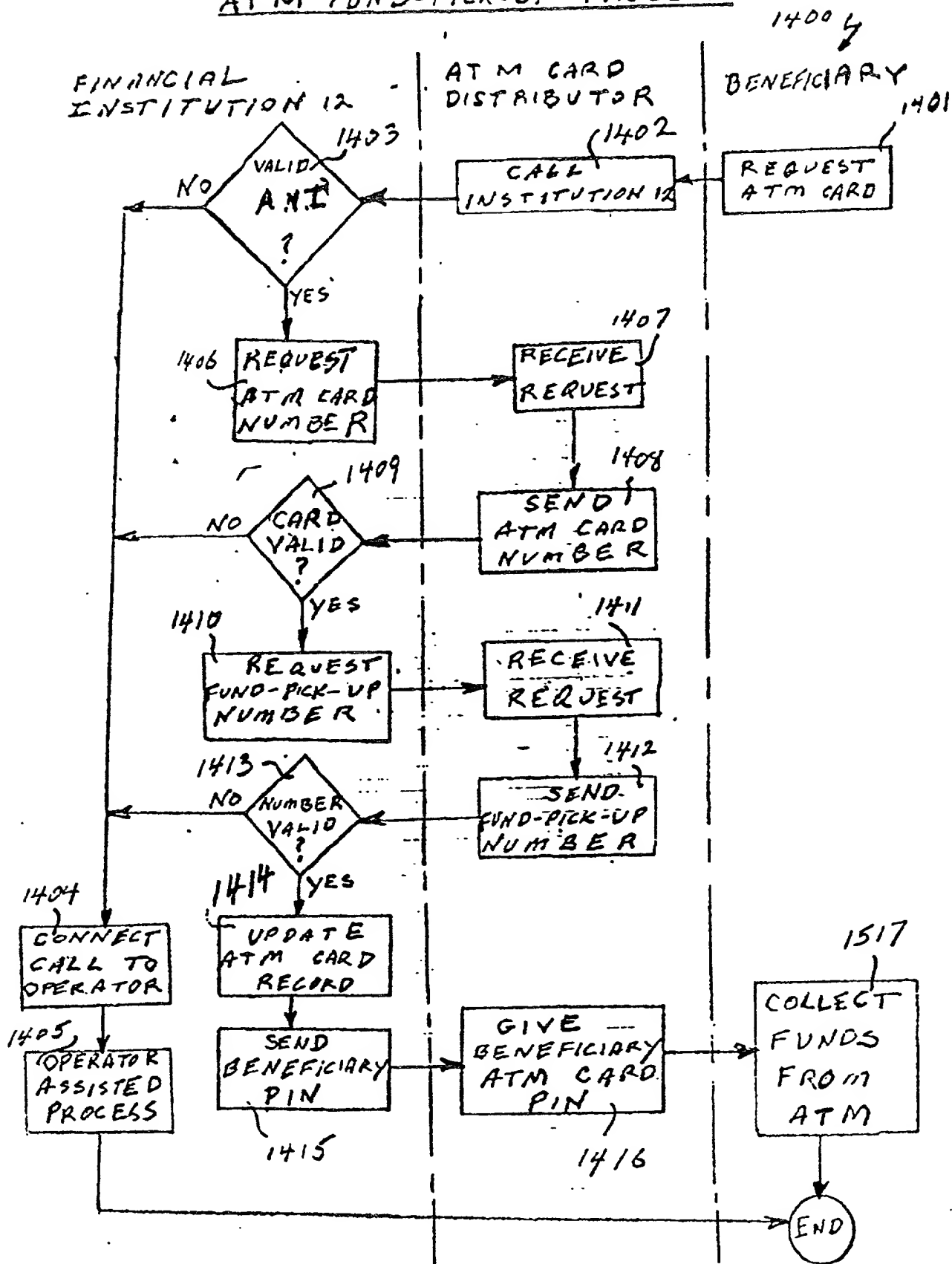


FIG. 15

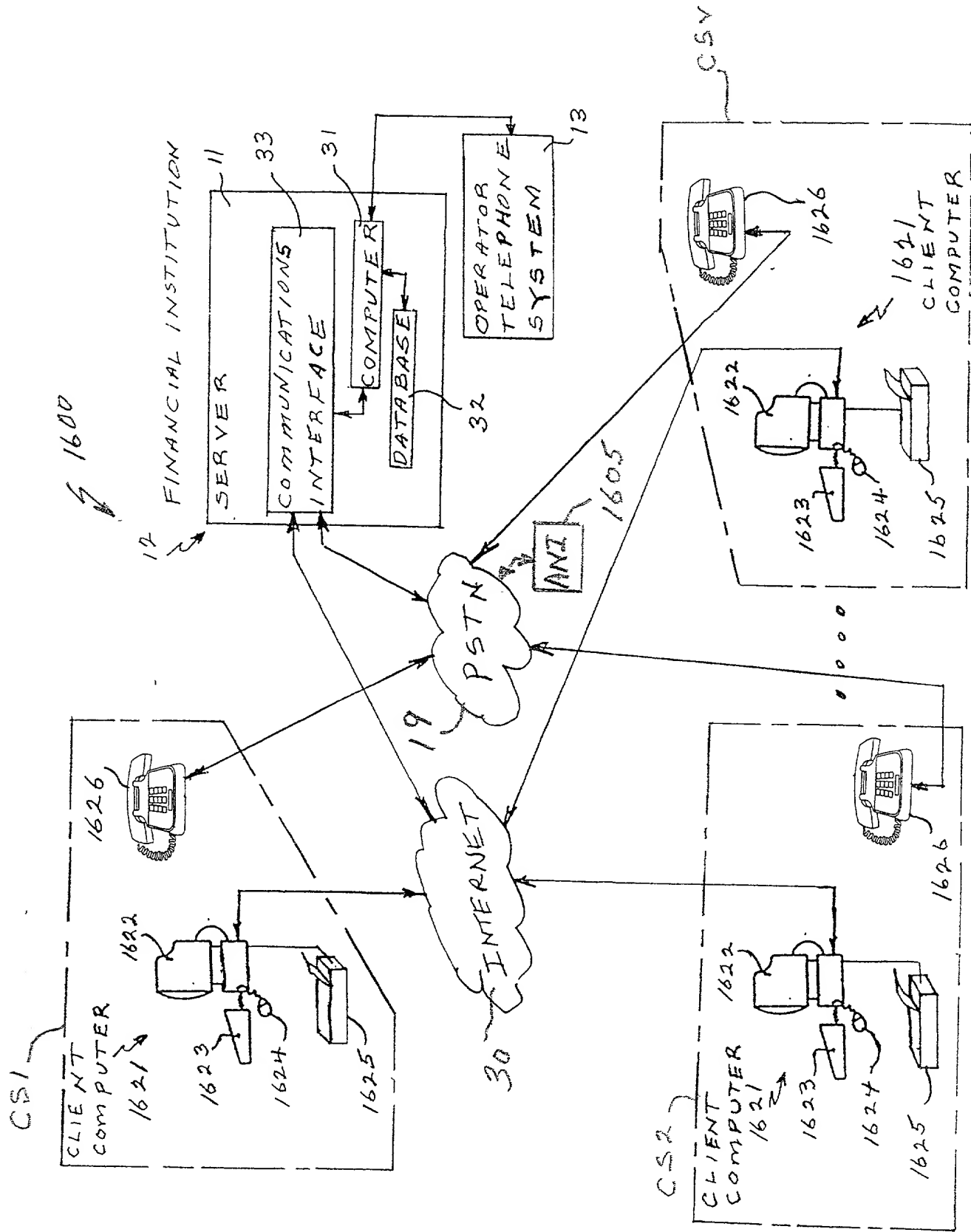


FIG. 16

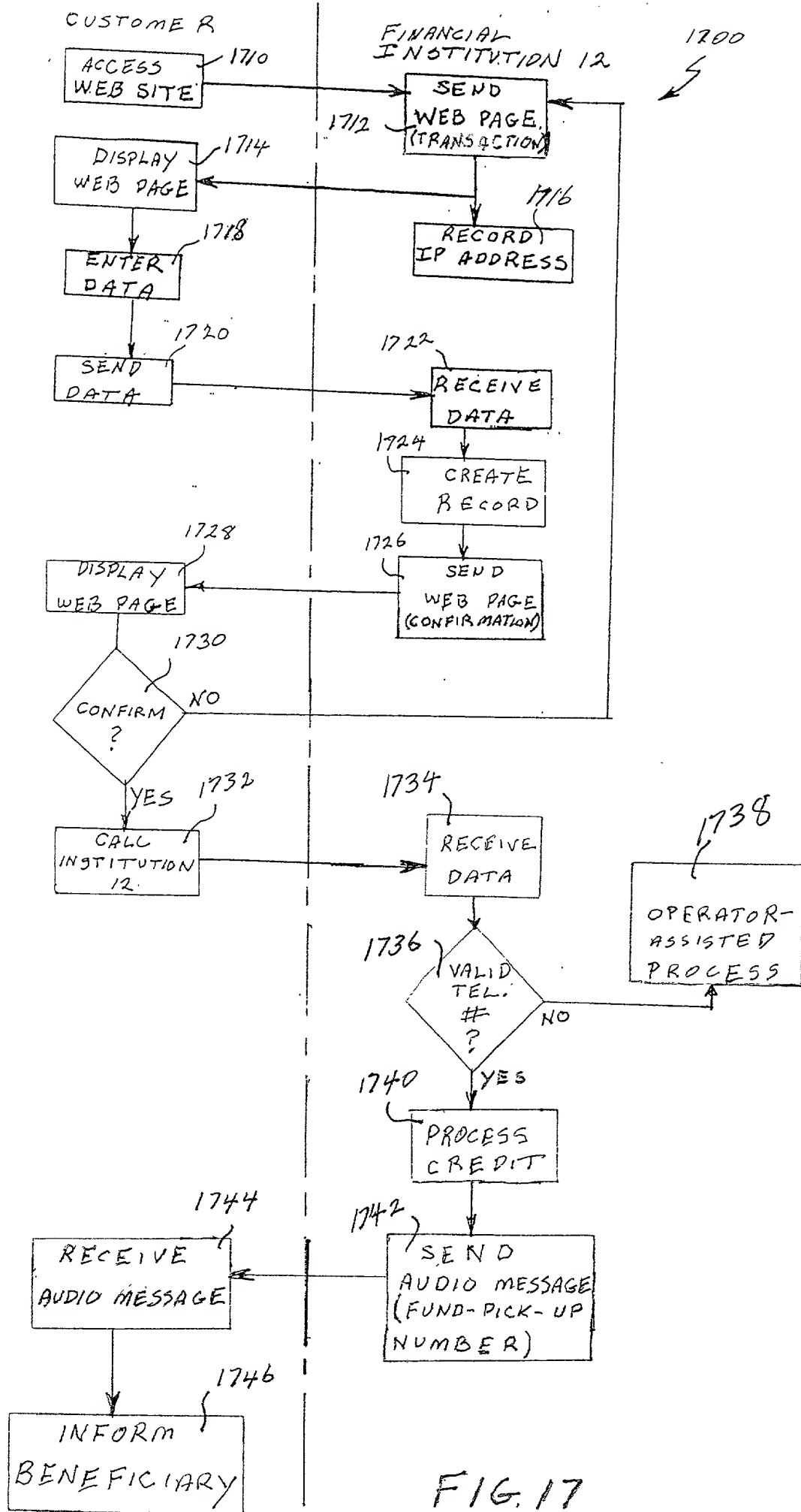


FIG. 17

1800

ONLINE TRANSACTION RECORDS

FIELD NUMBER	DATA NAME	
1802	IP ADDRESS	OTw
1804	STATUS	
1806	TRANSACTION NUMBER	
1808	TRANSACTION DATE	
1810	TRANSACTION TIME	
1812	CONTROL NUMBER	
1814	FUND-PICK-UP NUMBER	
1816	TRANSFERRED AMOUNT	
1818	TRANSACTION FEE	
1820	TOTAL AMOUNT	
1822	EXCHANGE RATE	OT2
1824	FUND-PICK-UP AMOUNT	
1826	CUSTOMER DATA	
	Name	
	Address	
	Telephone Number	
	Currency	
	Credit Card Type	
	Credit Card Number	
	Credit Card Expiration Date	
1828	BENEFICIARY DATA	OT1
	Name	
	Address	
	Telephone Number	
	Currency	
1830	CREDIT AUTHORIZATION NUMBER	
1832	PICK-UP DATE	
1834	PICK-UP TIME	

FIG. 18

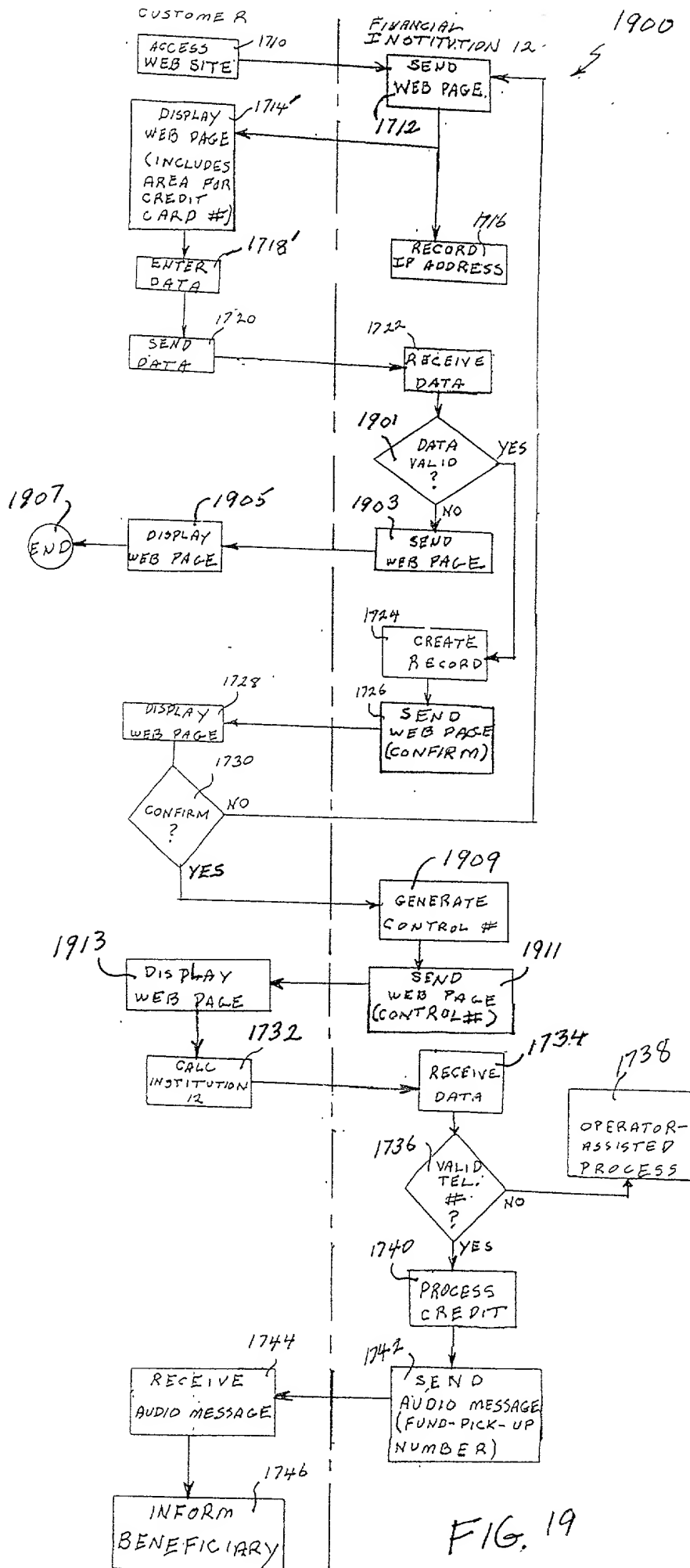


FIG. 19

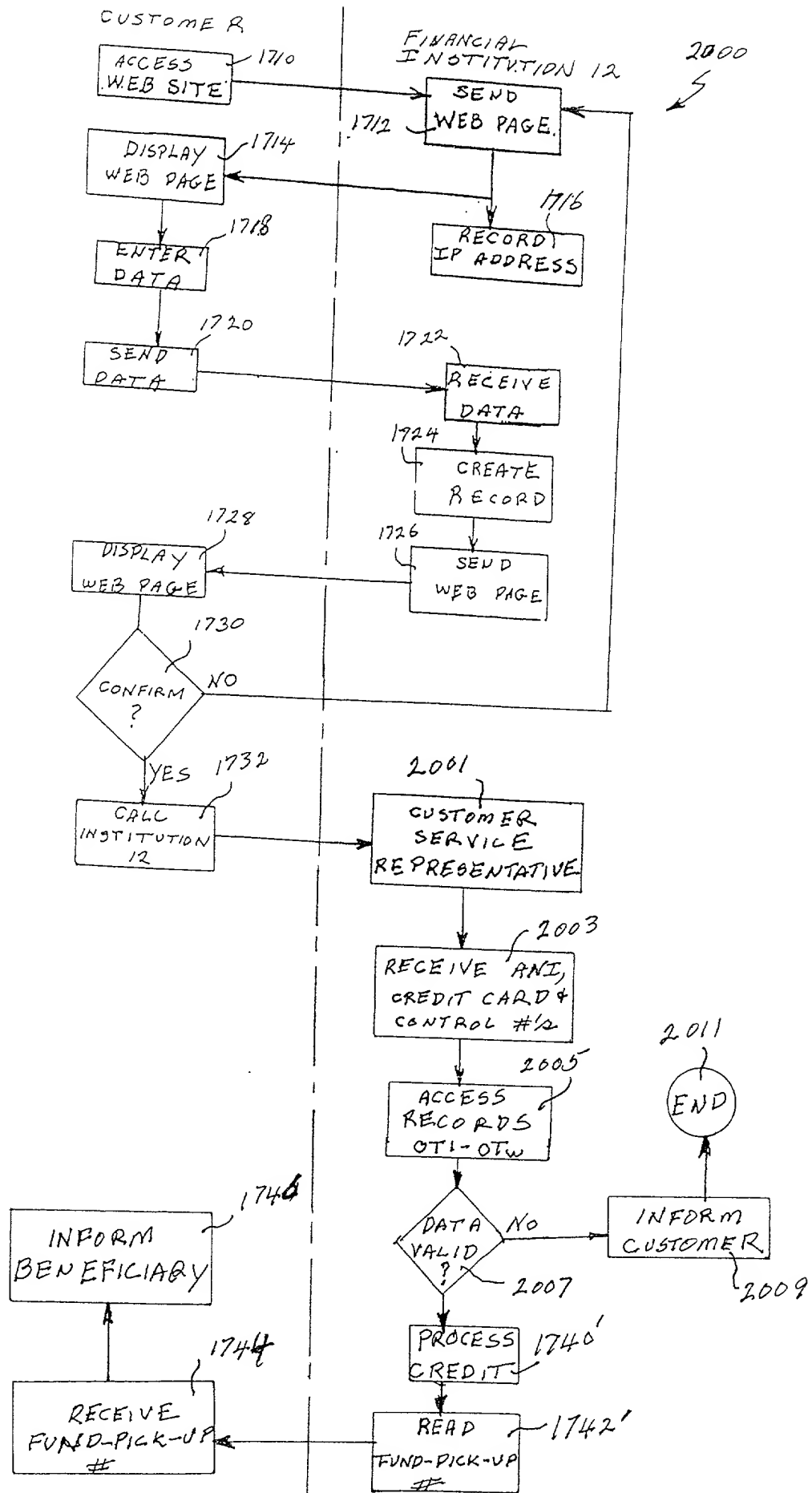


FIG. 20